

Fill in this information to identify the case:

Debtor 1 Joseph C. Antonellis

Debtor 2 Laura A. Antonellis  
(Spouse, if filing)

United States Bankruptcy Court for the: \_\_\_\_\_ District of MA  
(State)

Case number 14-30880-MSH

Official Form 4100R

**Response to Notice of Final Cure Payment**

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

**Part 1: Mortgage Information**

Name of creditor: U.S. Bank Trust National Association, as Trustee of Igloo Series III Trust Court claim no. (If known): Trustee Claim No. 3

Last 4 digits of any number you use to identify the debtor's account: 9 1 1 0

Property address: 8 Old Quarry Road  
Number Street

Westfield MA 01085  
City State Zip Code

**Part 2: Prepetition Default Payments**

Check one:

- ☐ Creditor states that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☒ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$1,986.11

**Part 3: Postpetition Default Payments**

Check one:

- ☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: \_\_\_\_\_  
MM/ DD/YYYY

- ☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due:	(a) <u>\$43,100.09</u>
b. Total fees, charges, expenses, escrow, and costs outstanding:	+ (b) <u>\$23,771.00</u>
c. Total. Add lines a and b.	(c) <u>\$66,871.09</u>

Creditor asserts that the debtor(s) are contractually  
Obligated for the postpetition payment(s) that first became  
Due on:

02/01/2017  
MM/ DD/YYYY

Debtor 1 Joseph Antonellis

Case number (if known) 14-30880-MSH

**Part 4: Itemized Payment History**

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

**Part 5: Sign Here**

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box.

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under the penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

x 

Date 6/28/19

Print: Adam D. Lewis, Esq. Title Attorney for the Creditor  
First Name Middle Name Last Name

Company: O'Connell, Attmore & Morris, LLC

If different from the notice address listed on the proof of claim to which this response applies:

Address: 1500 Main Street, Suite 1710, P.O. Box 15309  
Number Street  
Springfield MA 01115  
City State Zip Code

Contact phone: (413) 747-1773

Email alewis@oamlaw.com

Loan Information			
Loan #	Ending in 9110		
Borrower	Antonelli, Joseph & Laura		
EC Case #	14-30880		

Date	Amount Recd	Post Pay Due Date	Amnt Due	Over/Short	Suspense Credit	Suspense Debit	Suspense Balance	Late Charges	Corporate Advances	Escrow Advance	Attorney's Fees
01/10/17	\$37,200.00	10/01/14	\$1,486.21	-\$1,486.21			\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
		11/01/14	\$1,486.21	-\$35,713.79	\$35,713.79		\$35,713.79	\$0.00			
		12/01/14	\$1,486.21	-\$1,486.21			\$1,486.21	\$34,227.58	\$0.00		
		01/01/15	\$1,486.21	-\$1,486.21			\$1,486.21	\$32,741.37	\$0.00		
		02/01/15	\$1,486.21	-\$1,486.21			\$1,486.21	\$31,255.16	\$0.00		
		03/01/15	\$1,486.21	-\$1,486.21			\$1,486.21	\$29,768.95	\$0.00		
		04/01/15	\$1,486.21	-\$1,486.21			\$1,486.21	\$28,282.74	\$0.00		
		05/01/15	\$1,486.21	-\$1,486.21			\$1,486.21	\$26,796.53	\$0.00		
		06/01/15	\$1,486.21	-\$1,486.21			\$1,486.21	\$25,310.32	\$0.00		
		07/01/15	\$1,486.21	-\$1,486.21			\$1,486.21	\$23,824.11	\$0.00		
		08/01/15	\$1,486.21	-\$1,486.21			\$1,486.21	\$22,337.90	\$0.00		
		09/01/15	\$1,486.21	-\$1,486.21			\$1,486.21	\$20,851.69	\$0.00		
		10/01/15	\$1,486.21	-\$1,486.21			\$1,486.21	\$19,365.48	\$0.00		
		11/01/15	\$1,486.21	-\$1,486.21			\$1,486.21	\$17,879.27	\$0.00		
		12/01/15	\$1,486.21	-\$1,486.21			\$1,486.21	\$16,393.06	\$0.00		
		08/31/17	\$2,972.42	01/01/16	\$1,486.21	-\$1,486.21			\$1,486.21	\$14,906.85	\$0.00
02/01/16	\$1,486.21			-\$1,486.21			\$1,486.21	\$13,420.64	\$0.00		
03/01/16	\$1,486.21			-\$1,486.21			\$1,486.21	\$11,934.43	\$0.00		
04/01/16	\$1,486.21			-\$1,486.21			\$1,486.21	\$10,448.22	\$0.00		
05/01/16	\$1,486.21			-\$1,486.21			\$1,486.21	\$8,962.01	\$0.00		
06/01/16	\$1,486.21			-\$1,486.21			\$1,486.21	\$7,475.80	\$0.00		
07/01/16	\$1,486.21			-\$1,486.21			\$1,486.21	\$5,989.59	\$0.00		
08/01/16	\$1,486.21			-\$1,486.21			\$1,486.21	\$4,503.38	\$0.00		
09/01/16	\$1,486.21			-\$1,486.21			\$1,486.21	\$3,017.17	\$0.00		
10/01/16	\$1,486.21			-\$1,486.21			\$1,486.21	\$1,530.96	\$0.00		
11/01/16	\$1,486.21			-\$1,486.21			\$1,486.21	\$44.75	\$0.00		
12/01/16	\$1,486.21			-\$1,486.21			\$1,486.21	\$44.75	\$0.00		
01/01/17	\$1,486.21			-\$1,486.21		\$2,972.42	\$1,486.21	\$44.75	\$0.00		
02/01/17	\$1,486.21			-\$1,486.21			\$1,486.21	\$44.75	\$0.00	\$8,088.82	
03/01/17	\$1,486.21			-\$1,486.21				\$44.75	\$0.00	\$0.00	
04/01/17	\$1,195.89			04/01/17	\$1,486.21	-\$1,486.21			\$44.75	\$44.75	\$30.69
		05/16/2017	\$1,183.17	05/01/17	\$1,486.21	-\$1,486.21			\$44.75	\$44.75	\$30.69
07/16/2017	-\$926.08			07/01/17	\$1,486.21	-\$1,486.21			\$44.75	\$44.75	\$30.69
		10/16/2017	\$1,183.16	10/01/17	\$1,486.21	-\$1,486.21			\$44.75	\$44.75	\$30.69
12/16/2017	\$1,547.16			12/01/17	\$1,486.21	-\$1,486.21			\$44.75	\$44.75	\$30.69
		1/16/2018	\$30.69	01/01/18	\$1,486.21	-\$1,486.21			\$44.75	\$44.75	\$30.69



CERTIFICATE OF SERVICE

I, Adam D. Lewis, Esq., attorney for the within-named creditor, hereby certify that I have this 29<sup>th</sup> day of June, 2019 served a copy of the following interested parties of the within document by mailing a copy, therefor, via first class mail, postage prepaid, or via the CM/ECF system if they are registered users, to the following:

Joseph C. Antonellis  
8 Old Quarry Road  
Westfield, MA 01085

Richard King  
Office of the US Trustee  
446 Main Street, 14<sup>th</sup> Floor  
Worcester, MA 01608

Denise M. Pappalardo  
Chapter 13 Trustee  
P. O. Box 16607  
Worcester, MA 01601

Eric D. Kornblum, Esq.  
Law Office of Eric Kornblum  
94 North Elm Street  
Suite 402  
Westfield, MA 01085



Adam D. Lewis, Esq., BBO #678494